Project Code: PO335

IMPACT ASSESSMENT

Holistic Rural Development Program (HRDP) in

SURAJPUR, CHHATTISGARH

Implementation Partner: Indo-Global Social Service Society (IGSSS)





Acronyms

BALA	Building as a Learning Aid
САРІ	Computer-Assisted Personal Interviews
FGD	Focus Group Discussion
H&H	Health and Hygiene
HRDP	Holistic Rural Development Program
IDI	In-depth Interview
IGSSS	Indo Global Social Service Society
NABARD	National Bank for Agriculture and Rural Development
NFHS	National Family Health Survey
NGO	Non-Governmental Organization
NRM	Natural Resource Management
OBC	Other Backward Class
OECD	Organization for Economic Co-operation and Development
PoE	Promotion of Education
SC	Scheduled Caste
SDLE	Skill Development Livelihood Enhancement
SEO	School Education Officer
SHG	Self Help Group
SMC	School Management Committees
ST	Scheduled Tribe
WASH	Water, Sanitation, and Hygiene

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EXECUTIVE SUMMARY

A. Background of the Project

Surajpur, located in the northern part of Chhattisgarh, is a predominantly rural and tribal district with a landscape shaped by forested terrain and limited infrastructure. Despite the presence of natural resources and some development initiatives, the district continues to face significant challenges in education, healthcare, water access, and livelihood opportunities. Agriculture, livestock rearing, and forest-based livelihoods are central to the rural economy, but these are often constrained by rain-fed farming, low productivity, and minimal market linkages. In response to these challenges, the Holistic Rural Development Program (HRDP), implemented under HDFC Bank's CSR initiative, Parivartan, in partnership with **IGSSS (Indo-Global Social Service Society)**, adopted a multi-sectoral, community-led approach across 15 villages in the Odagi block of Surajpur to improve living conditions and promote sustainable rural development.

The Holistic Rural Development Program (HRDP) is a flagship CSR initiative by HDFC Bank Parivarthan aimed at promoting sustainable and holistic development in rural areas across the country. This programme was implemented in 15 villages in Odagi block of Surajpur district of Chhattisgarh, where interventions were introduced to tackle community-specific challenges.

The HRDP intervention was designed to holistically enhance farmers' income, improve access to water and sanitation, strengthen educational infrastructure, and diversify livelihood options through skill development. Its objectives included: promoting natural farming and livestock-based value chains; improving water supply and sanitation via behaviour change and infrastructure repair; enhancing school infrastructure and learning environments; and increasing financial inclusion and awareness through the empowerment of Village Development Committees (VDCs) and women leaders.

The HRDP project delivered multi-sectoral interventions across four key domains: Natural Resource Management (NRM), Promotion of Education (PoE), Skill Development & Livelihood Enhancement (SDLE), and Health & Hygiene (H&H).

Under the Natural Resource Management (NRM) component, an average of 10 solar lights in 15 village were installed. In the PoE domain, ten selected schools were supported with improvements such as basic seating arrangements, installation of smart boards, library setup, renovation of toilets, and provision of sports equipment. Additionally, drinking water arrangements were made

The interventions under SDLE included promotion of organic farming practices through farmer group trainings, support for land levelling, establishment of vermicomposting units, setup of a seed bank, check repair, construction of farm ponds. Moreover, enterprise development activities were also done which included, chronji seeds machine, oil-processing unit, poultry, piggery, leaf-plate making machine.

Under the Health and Hygiene domain, drinking water tanks were installed, soak pits were constructed and one-time health camps were conducted. The installed drinking water tanks helped in reducing travel time to access drinking water. This ensured safe drinking water. Additionally, soak pits promoted sanitation and hygiene among the community members.

B. Impact Assessment Overview

The Impact Assessment Study, commissioned by HDFC Bank and conducted by CMSR Consultants, evaluates the outcomes of the HRDP implemented by the IGSSS across 15 villages in Surajpur district,

Chhattisgarh. The study assessed the project's performance across four core thematic areas—NRM, SDLE, PoE, and H&H. The primary aim of the assessment was to evaluate how well the HRDP interventions achieved their intended outcomes, the degree of change experienced by beneficiaries, and to derive actionable insights for future improvements. The evaluation employed a mixed-methods approach, blending quantitative surveys with qualitative research (FGDs and IDIs), and was anchored in a contextualized application of the OECD evaluation framework, including parameters like relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding.

Quantitative data were collected from 366 respondents using structured questionnaires via digital tools (Survey CTO). The sample was stratified to ensure proportional representation across interventions and villages, with a minimum threshold of 30 respondents per intervention. The qualitative component included 7 FGDs with community members and 10 IDIs with institutional stakeholders such as school principals, teachers, and Anganwadi workers. One FGD was also conducted with the NGO partner team to understand implementation dynamics.

The evaluation tools were aligned with OECD criteria and included both Likert-type and Likert-scale questions to generate numeric scores for analysis. Qualitative insights were converted into ratings on a standardized five-point scale, and triangulation was used to integrate and interpret findings from both data streams. The final assessment yielded composite scores across key indicators using a weighted aggregation method, ensuring both rigor and depth.

Fieldwork was preceded by a detailed desk review of project documents and a three-day training session for field investigators. Data collection took place over 10 days, using CAPI tools for real-time capture and quality checks. Informed consent was obtained from all respondents, and audio recordings were used for accurate transcription of qualitative data. Daily supervision and backend support ensured the integrity and consistency of the process throughout.

The data analysis plan provided a structured framework for collecting, processing, and synthesizing evidence to address research questions. A scoring matrix, incorporating weighted qualitative and quantitative variables, evaluated the project's performance across key components based on OECD-DAC parameters.

C. Demographic Profile

- The male population accounted for a significantly higher proportion (73%) than females (27%), likely due to the predominance of male-headed households in the intervention areas.
- The age distribution of respondents revealed that the largest share (40%) fell within the 41–60 years age group, followed by 34% in the 31–40 years range and 21% in the 18–30 years group. Only 5% of respondents were aged 60 and above.
- The educational profile of the sample population indicates limited formal education among respondents. Around 23% were illiterate, while 51% had education below the 9th grade. Additionally, 14% had completed up to the 10th grade and 11% up to the 12th grade. Higher education was rare, with only 0.6% holding a postgraduate degree and 0.4% possessing other qualifications such as diplomas.
- Around 85% of the sampled population belonged to Scheduled Tribes, followed by 12% from the Other Backward Classes (OBC). Scheduled Castes comprised 2%, while only 1% belonged to the General category.
- An overwhelming 98% of respondents rely on agriculture as their main source of livelihood, highlighting a strong dependence on farming. Only 1% each are engaged in livestock rearing (such

as cattle or goat/sheep) and service-based jobs (government or private), indicating minimal diversification in income sources.

D. Key Findings

The project demonstrates commendable overall performance with an aggregate score of 3.6, reflecting steady progress across key thematic areas—NRM, SDLE, H&H, and PoE. However, sustainability emerges as critical challenges. While internal coherence and service delivery remain strong, long-term planning, convergence, and resilience mechanisms need significant strengthening to ensure lasting impact and scalability.

The **NRM** interventions received an overall score of 3.7, indicating a "Good" performance. Strengths were seen in relevance (4.1), with strong alignment to both beneficiary needs (4.6) and the local context (4.0). Coherence was a key strength (4.5), reflecting strong internal integration (5.0) and adequate external engagement (4.0). Efficiency was solid (4.0), with excellent timeliness (5.0) and service quality (4.3), though operational efficiency (3.0) and design quality (3.0) pointed to room for improvement. Effectiveness (3.6) was bolstered by good interim results (4.4) and reach (4.0), though adaptation over time (3.0) was a limiting factor. Impact (3.7) showed positive outcomes, but sustainability (1.7) emerged as a major concern, with weak continuity planning and institutional integration, suggesting the need for better long-term strategies.

The SDLE interventions received an overall score of 3.2, indicating a "Need Improvement" performance. Strengths were observed in relevance (4.0), with good alignment to both beneficiary needs and local context. Coherence was also strong (4.5), highlighting effective internal coordination and external stakeholder engagement. Efficiency was solid (3.7), particularly in timeliness (4.6) and service quality (4.2), though operational efficiency (3.0) and project design (2.5) reflected areas for improvement. Effectiveness was moderate (3.3), with promising interim results (4.0) but weaker performance in adaptation (1.5) and influencing factors. Impact (2.3) was a significant concern, with limited outcomes and transformation. Sustainability (1.6) emerged as the weakest aspect, highlighting the need for stronger continuity planning and institutional integration for long-term success.

The H&H interventions received an overall score of 3.5, indicating a "Need Improvement" performance. Strengths were evident in relevance (4.0), with strong alignment to beneficiary needs (4.2) and the local context (4.0). Coherence was excellent (5.0), reflecting effective internal integration, while external alignment (4.0) was also solid. Efficiency (3.4) showed good timeliness (4.8) and service quality (4.3), but operational efficiency (3.7) and project design (2.7) highlighted areas for improvement. Effectiveness (3.3) was moderate, with good interim results (4.5) but weaker adaptation over time (3.0). Impact (3.6) showed positive health outcomes, but sustainability (1.6) was a key concern, with limited post-intervention support and continuity planning, pointing to the need for stronger long-term strategies.

The PoE interventions received an overall score of 3.8, indicating a "Good" performance. Strengths were noted in relevance (4.2), with strong alignment to beneficiary needs (4.8) and local context (4.0). Coherence was excellent (5.0), reflecting strong internal integration, though external alignment (3.0) could be improved. Efficiency (4.2) was marked by high timeliness (5.0) and service quality (4.9), but operational efficiency (3.0) and project design (3.0) pointed to areas for enhancement. Effectiveness (3.9) showed promising interim results (4.8) and good reach (4.0), but adaptation over time (3.0) remained a limitation. Impact (4.3) was strong, with notable positive outcomes, yet sustainability (2.5) was a concern, highlighting the need for stronger post-project continuity and institutional support to ensure long-term success.

OECD	Sub-indicators	NRM	SDLE	H&H	РоЕ	Overall
Indicator						Project
Deleus	Demoficie					Score
Relevance	Beneficiary need alignment	4.6	3.8	4.2	4.8	4.4
	Local context alignment	4.0	4.0	4.0	4.0	4.0
	Quality of design	3.0	2.5	3.3	3.0	3.0
	Combine					
	weightage score	4.1	4.0	4.0	4.2	3./
Coherence	Internal	5.0	5.0	5.0	5.0	5.0
	Combino	4.0	4.0	4.0	3.0	3.8
	weightage score	4.5	4.5	4.5	4.0	4.4
Efficiency	Timeliness	S	4.6	4.8	5.0	4.8
	Quality of Services Provided	4.3	4.2	4.3	4.9	4.4
	Operational Efficiency	3.0	3.0	3.7	3.0	3.2
	Project design	3.0	2.5	2.7	3.0	2.8
	Combine weightage score	4.0	3.7	3.4	4.2	4.0
Effectiveness	Interim Results (Output and short-term results)	4.4	4.0	4.5	4.8	4.4
	Reach (Target v/s Achievements)	4.0	3.5	4.0	4.0	3.9
	Influencing Factors (Enablers & Disablers)	3.0	3.0	3.0	3.0	3.0
	Differential Results (Need Assessment)	3.0	3.5	3.3	4.0	3.5
	Adaptation over time	3.0	1.5	3.0	3.0	2.6
	Combine weightage score	3.6	3.3	3.3	3.9	3.5
Impact	Significance (Outcome)	4.0	4.4	4.6	4.6	4.4
	Transformational change	3.0	2.5	3.4	4.0	3.2
	Unintended change	4.0	2.5	3.0	4.0	3.4
	Combine weightage score	3.7	2.3	3.6	4.3	3.8
Sustainabilit Y	Potential for Continuity	1.5	1.6	2.0	0.06	1.6
	Sustainability in project design and strategy	2.0	1.5	1.7	3.0	2.1
	Combine weightage score	1.7	1.6	1.6	1.2	1.8

The table below presents a consolidated summary of the weighted scores across each thematic area, along with the overall project performance rating:

Branding	Visibility (visible/word of mouth)	4.0	3.0	3.3	4.0	3.6
Overall score		3.7	3.7	3.2	3.5	3.8

E. Learnings and Recommendations

- Localized Sourcing for Sustainability: Prioritizing local procurement can improve infrastructure sustainability. For example, the solar streetlight project suffered due to low-bid tendering, resulting in poor-quality equipment and delayed repairs. Local vendors should be considered for better after-sales support and spare parts availability.
- Health Camp Challenges: While health camps were successful in promoting maternal health, their one-time nature limited sustainability. Follow-up interventions, such as mobile clinics, and partnerships with local healthcare providers, are recommended for continuous community engagement and health improvements
- Strengthening Enterprise Activities: To support sustainable income-generating businesses, targeted training in entrepreneurship, financial management, and access to resources like credit and technology are crucial. Establishing market linkages will further improve the viability of local enterprises.
- **Community-Based Ownership Models:** Strengthening local governance, such as Village Development Committees (VDCs) and Panchayats, ensures lasting intervention impact. VDCs should be responsible for regular monitoring and corrective actions to ensure project sustainability.
- Enhancing Accountability in School Interventions: Education-related interventions were generally well-received, but gaps in operational efficiency, such as non-functional water systems, highlighted the need for better follow-up and maintenance. Stronger coordination and needs assessments are necessary for long-term effectiveness.
- Improving Intervention Effectiveness: Solar streetlights initially improved safety but were compromised by technical failures. Reliable maintenance and design improvements are essential to maintain community trust and ensure the continued impact of nighttime infrastructure.

CHAPTER I: BACKGROUND

1.1 Introduction

Surajpur, situated in the northern part of Chhattisgarh, is a predominantly rural district characterized by forested terrain and a largely tribal population. The district's economy is primarily driven by agriculture, forest-based livelihoods, and mining activities, particularly coal extraction due to its location within the Hasdeo-Arand coalfield region. Despite the presence of natural resources and emerging infrastructural developments, Surajpur faces persistent challenges in education, healthcare delivery, and livelihood diversification. As per NITI Aayog's reports and state-level assessments, the district exhibits gaps in school retention rates, healthcare accessibility in remote areas, and access to clean drinking water and sanitation. Scheduled Tribes (STs) form a major portion of the population, and a significant segment of the workforce is engaged in subsistence farming, wage labour, and forest produce collection (Census of India, 2011).

Agricultural and Livelihood Challenges

Agriculture and livestock rearing are key to Surajpur's rural economy, especially for tribal and smallholder farmers. However, low productivity persists due to fragmented landholdings, reliance on rain-fed farming, and limited irrigation (Chhattisgarh State Agriculture Plan, 2020). Soil degradation, poor access to quality inputs, and minimal extension services further affect output (ICAR-CG Report, 2021). Inadequate market linkages, storage infrastructure, and price instability hinder income diversification, keeping many households' dependent on subsistence farming and wage labor (NABARD, 2021).

Health and Hygiene Concerns

Surajpur, despite efforts to improve rural healthcare, continues to face critical public health challenges. Limited primary healthcare infrastructure, a shortage of trained medical staff, and difficult terrain restrict access to essential health services, particularly in tribal and remote areas (NFHS-5, 2021). Malnutrition is widespread, with high rates of stunting, underweight, and anaemia among children and women. Poor sanitation, open defecation, and low awareness of hygiene practices contribute to frequent health issues. As per NFHS-5, over one-third of children in Chhattisgarh are undernourished, with districts like Surajpur showing even higher vulnerability. Inadequate access to safe drinking water and inefficient waste management systems have led to recurring outbreaks of waterborne illnesses such as diarrhoea and cholera (Jal Jeevan Mission, 2022).

Educational Gaps and Infrastructure Deficiencies

The education system in Surajpur, Chhattisgarh, continues to grapple with infrastructural gaps and learning deficits, particularly in tribal and remote villages. Many government schools lack adequate classrooms, functional toilets—especially for girls—and access to digital learning tools and trained teachers (UDISE+, 2021). While literacy levels in the state have gradually improved, students from Scheduled Tribes and economically weaker sections face higher dropout rates and limited academic support. According to the Annual Status of Education Report (ASER) 2022, foundational learning remains a major concern in rural Chhattisgarh, with a large proportion of children in early grades struggling with basic reading and arithmetic, indicating deep-rooted issues in the quality of early education

1.2 The HRDP Intervention: A Multi-Sectoral Approach

Recognizing these pressing challenges, the Holistic Rural Development Program (HRDP) under HDFC Bank's CSR initiative, **Parivartan**, was launched across 15 villages in the Odagi block of Surajpur district, Chhattisgarh. Implemented in partnership with *IGSSS*, the program adopts an integrated approach to bridge critical gaps in **NRM**, **SDLE**, **Education**, and **Health & Hygiene**. These villages were strategically selected due to their low performance across key development indicators. The initiative aims to improve core amenities such as education, healthcare, sanitation, and infrastructure, while also promoting sustainable agricultural practices, enhanced livelihood opportunities, and overall quality of life.

Project Objectives

Creating self-sustainable communities by empowering individuals and local systems to achieve following objectives:

- Promotion of agriculture as means of promoting livelihood in the area.
- Capacity building and handholding support to promote sound agricultural and dairy practices in the area.
- Natural resource management to ensure the wellbeing of local ecological systems.
- Awareness creation and improvement of health care and hygiene facilities for everyone.
- Ensuring quality education for the students by integrating technology and establishing better infrastructure at schools.

Key Activities

HRDP Surajpur project activities started in March 2021, having coverage of 15 panchayats in Odagi block of Surajpur district, Chhattisgarh. The key activities undertaken are as follows:

- **NRM:** Clean Energy (Street Light system)
- **SDLE:** Spray Pump, Seed bank, land levelling, vermicomposting, Enterprise development (Piggery, Poultry, oil-processing unit, leaf-plate making machine.)
- **Promotion of Education:** Setting up Library, Construction and renovation of sanitation facilities, drinking water facility, Support for sports equipment, IEC and Branding material.
- Health & Hygiene: Installation of drinking water tanks, soak pits and health awareness sessions.

Following table summarises the key activities undertaken under each of the broad thematic areas in Surajpur:

Activity Category	Activity	Qualitative outcome
	Description	
To create a diversified	3 NTFP based	Collectivisation and Capacity building of Groups for
livelihood and income	group -	starting Enterprises.
portfolio for 1500 marginal	enterprises	Communities will be mobilised and organised into
tribal households by	established	formal entrepreneurial groups to lead and manage
establishing agri and non- agri		social enterprises. These groups will be strengthened
based social enterprises		through training in business planning, enterprise
leveraging local produce.		management, and upscaling strategies. Primary

collectors will receive annual practical training on
sustainable harvesting methods of NTFPs, focusing on
skill-building and adherence to harvesting protocols.
Establishment of Cluster level NTFP based Processing
cum Marketing Unit (Chironji Seed and Saal Seed
Processing Unit)
Following the production assessment, a cluster-level
agro-forest/NTFP processing and marketing unit will be
established for value addition. The 60' x 30' unit will
include three rooms for raw material storage,
processing, and packaging, with a 3–4 tonne storage
capacity. Non-perishable NTFP items like Chironji and
Saal seeds will be processed using machines such as
seed decorticators, edible oil extractors (expeller, filter,
packaging), and weighing/packaging equipment. Land
for the unit will be secured through NOC from the
ranchayat and landowners.
The unit will function as an agro-service centre beyond
custoinability. The project will sever staff calaries and
machine maintenance for the first two years after
which costs will be borne by NTEP producers
Establishment of Leaf Plate Making Units
After production assessment, a cluster-level Leaf Plate
cum Marketing Unit will be set up for processing and
value addition of Saal and Siali leaves. The 60' x 30' unit
will include rooms for raw material storage, processing.
and packaging, with a 3–4 tonne capacity. Land will be
secured via NOC from the Panchayat and landowners.
The unit will include a leaf plate and cup-making
machine, along with weighing and packaging
equipment.
The unit will function as a paid agro-service centre
beyond the project, becoming a sustainable,
community-run venture. The project will cover staff
salaries and machine maintenance for the first two
years; thereafter, costs will be borne by the group.
Training will be provided on sustainable leaf collection,
drying, storage, shaping, machine usage, and
packaging.
Promotion of the products in the local markets
Meeting to develop marketing linkages and identifying
sources of credit support to the company will be
organised with a wide range of relevant stakeholders
such as PRIs, Government Officials, Financial
institutions, businessman, hotels, traders and suppliers
will be organized. The target communities will be
oriented on prevailing schemes and facilities and access
to them and opportunities in market linkages.
Establishment of Local Breed Hatchery Unit

To create a diversified livelihood and income portfolio for 1500 marginal tribal households by establishing agri and non- agri based social enterprises leveraging local produce.	Establishment of 3 non-agri enterprise	Backyard Poultry (BYP) offers a vital income source for smallholder and landless farmers, especially during the lean season when agriculture is limited to Kharif. It helps reduce seasonal migration by providing local livelihood options. A small-scale breeding farm with 50 hens and 10 cocks (adjustable based on resources) can rear poultry in a free-range system. With improved practices, it can produce around 1,000 chicks annually, generating an estimated income of ₹1,00,000 through local sales. The unit will include birds, fencing, night shelter, supplementary feed, and medicine/vaccination.
		Promoting para vets for livestock (goats)
		management
		A group of 15 SHG Members from 15 project villages will be trained on Livestock Care and Management with special focus on Veterinary skills. The focus will be to develop village level Paravets. After successful completion of the training 1 Paravet will look after 50 HHs and their livestocks. From the 2 nd year onwards, they will be able to provide basic health care services with a minimum service charge to be decided by the Village Development Committee.
		<i>Bio Floc (Pisciculture Model)</i> Biofloc technology is a technique of enhancing water quality in aquaculture through balancing carbon and nitrogen in the system. The technology is a sustainable method to control water quality, with the added value of producing proteinaceous feed for better Fish production.
To increase income of farmers through diversified; climate smart agriculture	improved sustainable production through 3 Farmer Field School	Establishment of 3 Farmer Field School Three demonstrations on Sustainable Agriculture Practices (SAP) will be conducted each year—one per cropping season (Kharif, Rabi, Zaid)—in each cluster of 4 villages. Trainings will be organised cluster-wise, with 25 Lead Farmers identified per cluster in consultation with VDCs. Innovative practices like millet, vegetable, and pulse cultivation will be introduced to boost food security and income during lean seasons. Each village will receive support on low-cost, climate-resilient crop planning and market-oriented farming to address production and marketing challenges and promote enterprise
	Farmers have access to seeds, organic fertilizers and agriculture implements	Seed bank -infrastructure/ storage charges and Supply of Quality Indigenous Seeds Each project village will hold orientations on setting up community-led seed banks through seed mapping and exchange, promoting seed security and conserving indigenous biodiversity. Communities will receive

		indigenous, foundation, and breeder seeds to reduce
		market dependency.
		A women-run Seed Information Centre will be
		established to collect and share knowledge on local
		seeds, mixed cropping, and traditional farming
		practices, and to facilitate seed exchange after trials.
		The centre will also map seed diversity and coordinate
		soil health testing twice a year (pre-Kharif and pre-Rabi)
		to guide nutrient management and promote phased
		adoption of organic fertilizers.
		Establishment of Vermi compost unit and promotion
		of green and organic manuring
		Cluster level organic fertiliser and pesticides
		production, use, demonstration, and marketing unit will
		be established by farmers group. Support for Dhaincha
		Seeds and Azola to be used as Green Manure in
		Agriculture Fields to increase the Soil Health Nutrition.
		Apart from these silt from the old Ponds and Wells
		which will be renovated known as Tank Silts are very
		high on nutrition and can be used as fertilizers to
	-	promote Sustainable Agriculture Practices.
To increase income of farmers		Improved Agri Implements to VDCs
through diversified; climate		Weeders and Sprayers for drudgery reduction and
smart agriculture		promotion of Improved Agri Practices like System of
		Pulse Intensification (SPI), System of Millet
		Intensification (SMI), Vegetable cultivation with proper
To increase increase of famous and	Establish was at af	spacing, etc, to be promoted.
to increase income of farmers	Establishment of	Nursery Raising: Establishment of 2 Nurseries
chrough diversified; climate	2 -nurseries to	2 Onits of Nursery Raising Onits proposed for facte area
smart agriculture	locally as required	Irrigation and Saplings will be provided with
	by the	convergence from Covernment for Saplings From and
	by the	of Year 1, the Nurseries can supply plants as per need
		of the Project Villages and can set up small Nursery
		Based Enternrise
		Orchard Development with Vegetable Cultivation
		Plantation of Horticulture of Forestry Trees in 2Ha of
		community land along with trenching for water
		percolation and levelling of land at the points of erosion
		and slopes to check soil erosion and increase in
		Biodiversity. Cultivation of Vegetables within the
		orchard area will provide the farmers income from day
		one and help in maintenance of the orchard through
		care and regular irrigation.
To improve village	5 schools have	Establishment of Smart Labs and Classes in 2 schools
infrastructure with focus on	improved	Procurement and setting up of Overhead projectors,
schools, access to renewable	infrastructure	digital screens, computers
energy, and water and		Distribution of Study and Playing Materials at Schools
sanitation		in 5 schools
		As part of development of School Infrastructure, Good
		Quality Study like Books, Copies, Writing and Drawing

		equipment, etc and Playing Materials to be procured and provided to the schools, so that students can grow in a quality learning environment. Wall painting on various WASH, Sanitation measures and Rural Waste Management to be done, with messages written on the wall to attract the school children, Bala Painting. WaSH Infrastructure improvement in Schools 5 schools will be selected for renovating / improving WaSH related infrastructure. Soak Pits and maintenance of Drainage channels in 15 schools to be done converging with the local government departments.
To improve village infrastructure with focus on schools, access to renewable energy, and water and sanitation	Water harvesting and storage structures have improved water supply for irrigation and household consumption.	Demonstration on harvesting water through low cost water harvesting structures. Land development techniques to check erosion and ground water recharge (Farm field bunding, land levelling) will be demonstrated through Farmer Groups for adoption and replication. Cadre of master trainers from the CBOs will be facilitated for dissemination and replication among wider community. Construction in low land area for water storage and ground water recharge for critical irrigation of crops like
		(Paddy, Wheat, Maize, etc.) during the dry seasons Capacity building of community on site selection for Water Structures, low-cost water harvesting structures The community will be capacitated on selection of appropriate sites for hardware activities like Land Levelling, Well construction, Ponds, etc. This will be beneficial for the community in the long run from the sustainability point of view, as when they will start converging with the Government Departments, they can negotiate both on the cost as well as the site of the construction. Otherwise we see various defunct structures remaining unused only due to wrong site selection
		<i>Mini Drinking water supply system</i> Water tanks having capacity of around 5000Ltr will be established, with electric power supply. Water will be distributed through channel with standposts to the beneficiaries
		Soak pit construction (Community Level) Community level Soak Pits will be constructed near the common Handpumps or Water usage areas, which causes water stagnation creating unhygienic environment with the village locality. It will be built and repaired with locally available materials. Technique simple to apply for all users. Small land area is required. Low capital costs; low operating costs. WASH Campaign with Children, Youth and Women

		Children are the early learners and school is the only place where they educate and groom mentally. It is strategically planned to educate school children on safe drinking water and sanitation practices in school. Following are few activities have been proposed to promote WASH practices among the school children 1. Hand wash practices: Steps of hand wash practices, hand wash before mid-day meal and enable school environment and infrastructure for hand wash practices 2. Personal hygiene and sanitation practices among the school children like use of toilet defecation and urination 3. Promote WASH ambassador in the school to promote safe WASH practices
To improve village infrastructure with focus on schools, access to renewable energy, and water and sanitation	15 villages are using 1700 watts from renewable energy sources	Installation of Solar Street Lights Based on initial discussions with the community, some parts of the proposed areas still do not have electricity, while in other areas, electricity supply is irregular. In these circumstances Solar Street Lights to be installed all the proposed 15 villages as an Entry Point Rapport Building activity.

CHAPTER II: IMPACT ASSESSMENT STUDY

2.1 Study Objectives

The impact assessment covered the HRDP project implemented by IGSSS in Surajpur (Chhattisgarh), focusing on their performance. The assessment, led by CMSR Consultants, sought to provide an indepth evaluation of the effectiveness of interventions supported by HDFC Bank CSR across targeted rural communities. This study aimed to measure both short-term and long-term impacts across core thematic areas, including NRM, SDLE, PoE, and H&H.

- Promotion of agriculture as means of promoting livelihood in the area.
- Capacity building and handholding support to promote sound agricultural and dairy practices in the area.
- Natural resource management to ensure the wellbeing of local ecological systems.
- Awareness creation and improvement of health care and hygiene facilities for everyone.
- Ensuring quality education for the students by integrating technology and establishing better infrastructure at schools.

2.2 Methodology

Study design

The evaluation adopted a **mixed-methods approach**, combining both quantitative and qualitative data collection and analysis to holistically assess project outcomes across all thematic intervention areas. The study design was guided by the project's objective hierarchy, indicator framework, and evaluation framework.

The quantitative component consisted of a structured survey administered to 366 individual respondents of which 31 were covered under Natural Resource Management, 217 under Skill Development & Livelihood Enhancement, 89 under Health and Hygiene and 29 under Promotion of Education proportionally distributed across intervention categories and villages. The sample was determined by 95% confidence level and 5% margin of error.

The qualitative component of the study encompassed Focus Group Discussions (FGDs) and In-Depth Interviews (IDIs). FGDs were conducted with beneficiary groups involved in specific interventions such as agriculture, clean energy, and enterprise development, to capture nuanced perspectives and experiential insights. IDIs were carried out with school principals, teachers, and Anganwadi workers under the PoE focus area. Interviews were also conducted with the implementing NGO team to understand the implementation processes, encountered challenges, and operational dynamics of the project. A total of 17 qualitative interviews were conducted.

Quantitative data was collected using digital tools hosted on the Survey CTO platform and included a five-point Likert scale questions where respondents had to rate between 1 to 5. Qualitative data from interviews and discussions was synthesized and scored on a five-point scale for each variable as per the Evaluation Matrix. The study used a triangulation approach to interpret findings from both data streams.

Evaluation Framework

The evaluation was guided by a set of project-defined outcome and impact-level indicators and employed a customized version of the OECD-DAC evaluation criteria. These included seven core dimensions: **relevance**, **coherence**, **efficiency**, **effectiveness**, **impact**, **sustainability**, and **branding**. Each criterion was further disaggregated into specific sub-indicators, which were assessed using either quantitative or qualitative methods, as appropriate to the indicator.

Under the **relevance** criterion, the evaluation examined the alignment with beneficiary needs (quantitative), responsiveness to the local context (qualitative), and the overall quality of project design (qualitative). **Coherence** was assessed through an analysis of internal alignment among project components and external coordination with broader sectoral or governmental efforts, both using qualitative methods. **Efficiency** was measured through a mix of quantitative and qualitative assessments, covering timeliness and quality of services (quantitative), as well as operational efficiency and design robustness (qualitative). The **effectiveness** of the project was evaluated using a combination of quantitative and qualitative methods to capture interim results, target achievement, the role of enabling and disabling factors, differential results across contexts, and the project's adaptability over time. **Impact** focused on the significance of the project outcomes (quantitative), as well as transformational and unintended changes (qualitative). **Sustainability** was explored through the potential for continuity of project benefits (quantitative) and the integration of sustainability considerations in design and strategy (qualitative). Finally, the **branding** dimension assessed the project's visibility and recognition within the community through qualitative inquiry.

Sampling Procedure

The sampling frame was derived from lists of project beneficiaries—households, groups, and institutions provided by the HDFC project team. The sample was proportionally distributed across each intervention category. These included plantations and clean energy under NRM; farm management and enterprise development under SDLE; drinking water tanks, health camps, and sanitation initiatives under H&H; and education-related interventions under PoE. A stratified sampling strategy was applied, further categorized by beneficiary types—household, group, community, and institutions.

To determine the sample size for each intervention type, the total number of beneficiaries was first calculated. Proportional allocation was then applied to distribute the sample across different activities within each focus area. Once the intervention- and focus area-wise sample sizes were established, further sampling was carried out to ensure adequate village-wise distribution of respondents for each activity. Within each village, respondents were randomly selected to minimize selection bias. In cases where the selected respondents were unavailable, random substitutes were drawn from the master beneficiary list.

For the **PoE component,** the intervention villages were divided into four clusters. In each cluster, 2–3 institutions (schools) were selected proportionately, based on the total number of such institutions covered under the project. A total of 10 institutions were sampled, with an aim to conduct one interview with a principal, two with teachers, and one with a School Management Committee (SMC) per school. Two interactions with students were also planned in any one of the selected clusters or schools. The final sample size for this category was dependent on the availability of key respondents such as principals and teachers, with a minimum threshold of 30 unique responses set for the PoE category.

The following table presents a detailed summary of the qualitative and quantitative samples achieved during the study:

			Focus	area		Overall	
Method	Respondent group	NRM	SDLE	H&H	ΡοΕ	sample	Type of tool
Quantitative	Individual beneficiaries (farmers and community members)	31	217	89	29	366	Structured survey
	Community	2	3	2	-	7	FGD
Qualitative	School Principals/ teachers/ Anganwadi workers				10	10	IDI
	NGO partner					1	FGD

2.3 Study Preparation and Fieldwork Execution

Rollout Meeting and Desk Review

The study commenced with initial discussions between the evaluation team and HDFC Bank to conceptualize the assessment and gain an in-depth understanding of the project's design and implementation. These discussions were followed by a rapid desk review, which examined key project documents such as the original project proposal, annual reports, evaluation parameters, intervention summaries, and other relevant materials. This review helped contextualize the study and inform the evaluation framework.

Development and finalisation of study tools

Based on the OECD evaluation criteria, HDFC Bank developed standardized survey questionnaires in both English and Hindi, customized for each focus area and intervention category. These tools were provided in both soft copy and digitized formats using the Survey CTO platform for efficient data collection. In parallel, the CMSR team designed additional qualitative tools including guides for Focus Group Discussions (FGDs) and In-Depth Interviews (IDIs) to capture contextual insights aligned with the OECD framework.

Field work procedure – training, data collection & quality assurance

A three-day training program was organized in Raipur, Chhattisgarh, to orient the field team on the study's objectives and familiarize them with the project's interventions and survey tools. The training, held jointly for projects in Chhattisgarh and Madhya Pradesh, included two days of classroom sessions and a third day dedicated to mock interviews and debriefing. The trained field team comprised five enumerators, one supervisor, and one locally recruited qualitative researcher. Meanwhile, a backend team managed sampling logistics.

Data collection was conducted over approximately 10 days. Quantitative data were gathered using Computer-Assisted Personal Interviewing (CAPI) on tablets and mobile devices, while qualitative interviews were audio-recorded for accurate transcription and analysis. Informed consent was obtained from all participants before conducting interviews or recordings. Daily coordination between supervisors and field investigators ensured ongoing quality checks and provided real-time feedback to maintain data integrity throughout the process.

2.4 Data Analysis

The data analysis plan established a structured framework for collecting, processing, and synthesizing evidence to address the research questions effectively. A detailed scoring matrix accompanied the assessment, capturing project's performance across key components to ensure a systematic evaluation of the HRDP's impact. The matrix incorporated weighted qualitative and quantitative variables, evaluated against OECD-DAC parameters.

Quantitative data, collected using tools like Survey CTO, includes Likert-scale questions (typically ranging from 1 to 5) to assess variables such as alignment with beneficiary needs (relevance) timeliness (efficiency) and so on. The analysis employed univariate techniques, and aggregated scoring constructs derived from participant responses.

For qualitative data, stakeholder-specific insights from methods such as IDIs and FGDs were aligned with evaluation questions. These insights were converted into ratings on a standardized 5-point scale, guided by rubrics designed for indicators such as alignment with the local context (relevance), coherence (internal and external), operational efficiency, and project design (efficiency) and so on.

Qualitative and quantitative scores were integrated using predefined weights, resulting in combined scores for each parameter. A composite project score was then calculated as a weighted sum of parameter scores. This ensured a comprehensive evaluation framework that balances statistical rigor with contextual insights.

CHAPTER III: DEMOGRAPHICS

Understanding the demographic profile of the community is crucial for ensuring that interventions are relevant, impactful, and sustainable. This section provides an overview of key demographic characteristics, including disaggregation based on gender, age distribution, literacy levels, and occupational patterns, to offer a broader context for the interventions implemented.

3.1 Gender

The male population constituted a significantly larger portion (73%) compared to females (27%), which can be attributed to the predominance of male-headed households in the intervention areas.





3.2 Age-group

The age distribution of the respondents showed that the majority of respondents were from the 41–60 years age group (40%), followed by 31–40 years (34%) and 18–30 years (21%). Only 5% were aged 60 and above.





3.3 Educational Status

The educational distribution of the sample population reveals a significant portion with limited formal education. Nearly 23% were illiterate, and 51% were educated below the 9th grade. Another 14% had completed education up to the 10th grade, while 11% reached the 12th grade. Higher education was less common, with only 0.6% having post-graduate degree and other 0.4% have other degrees like diploma.





3.4 Social Category

Approximately 85% of the sampled population belonged to the Scheduled Tribe, 12% were from the OBC category. Scheduled Castes and General made up 2% and 1% of the sample respectively.





3.5 Occupational Status

A significant majority (98%) of the respondents are engaged in agriculture, indicating a high dependency on farming as the primary source of livelihood. Only 1% each are involved in livestock activities (such as cattle or goat/sheep rearing) and service-based occupations (government or private). This reflects limited livelihood diversification.

CHAPTER IV: KEY RESULTS AND INSIGHTS

4.1 Natural Resource Management

This chapter shares the insights and findings that emerged from the qualitative and quantitative research conducted on the interventions related to natural resource management. Based on the sampling, the focus areas within natural resource management were identified as water management (general), plantation and solar lighting. These three primary interventions were spread across the project villages, with varied results. The findings from the study are presented under the adapted OECD indicators, i.e., relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding.

The NRM (Natural Resource Management) intervention demonstrated overall strong performance, with high scores across most OECD-DAC indicators. It was particularly well-aligned with community needs (relevance: **4.1**) and showed strong integration with other initiatives (coherence: **4.5**). Efficient use of resources and timely implementation contributed to a score of **4.0**. Effectiveness (**3.6**) and impact (**3.7**) indicate that the intended outcomes were largely achieved and yielded some positive changes. The intervention also received a good score for branding (**4.0**), suggesting strong visibility and recognition among stakeholders. However, sustainability emerged as a major weakness, scoring **1.7**, which raises concerns about the long-term viability of the intervention's benefits. This indicates a pressing need for improved maintenance mechanisms, greater community ownership, and stronger exit strategies. Overall, with a composite score of **3.7**, the intervention is rated as good, however future efforts must focus on enhancing sustainability to ensure lasting impact.

OECD Indicators	NRM (Overall)	Remarks
Relevance	4.1	Good
Coherence	4.5	Good
Efficiency	4.0	Good
Effectiveness	3.6	Good
Impact	3.7	Good
Sustainability	1.7	Poor
Branding	4.0	Good
Overall	3.7	Good

Table 1: 'Weighted Scores' for the NRM Initiative on OECD Parameters

Discussions with beneficiaries indicated a clear understanding of local needs. Interventions were wellaligned with the local context. In areas where electricity supply is unreliable or absent, these street lights significantly improved visibility and safety after dark. Beneficiaries appreciated that the intervention addressed not only a critical infrastructure gap but also enhanced mobility, especially for women and children. The initiative demonstrated a thoughtful alignment with the local context, ensuring both relevance and immediate utility for the communities. The presence of solar street lights has greatly improved community life in the villages. For instance, the lights have made it easier to host night-time events like marriages, which earlier posed logistical and safety challenges in the dark. During FGD, a community member from Samera village highlighted that, *"these lights are really helpful during evening events, such as weddings, earlier we had to wrap everything up before it got dark".* Moreover, it has helped to increase the market hours.

"Earlier, we had to close our shops by 6:30 pm, after the installation of street lights shops remain open until 9:30 pm which is good for our business". – FGD participant, Samera village.

In spite of the strong alignment with local needs and priorities, in several villages, a significant number of solar streetlights were non-functional, reflecting major gaps in both design and implementation. For instance, in Raisari village one four out of ten street lights were functional. home lights provided lasted only three months. In samera village, the beneficiaries mentioned that, *"Initially, there was a person who informed officials in case of non-functionality, but at present there is no one".* The discussion revealed that the procurement of solar streetlights was conducted through a tendering process that prioritized the lowest bid over quality assurance. This raises concerns about long-term sustainability of the intervention. Additionally, this decision led to logistical challenges such as the risk of delayed response in case of non-functionality. Furthermore, in Janj village, the panel on a solar street pole was stolen which highlights the essential risk mitigation measures, such as securing vulnerable components, were not adequately planned or executed.

In each village, ten solar streetlights were installed, ensuring comprehensive coverage and significantly enhancing visibility and safety after dark. As one community member from Samera village shared, *"For the first time, our children can walk home safely in the evening without fear."* The intervention fell short to receive an excellent score due to issues related to functionality; several streetlights became non-operational shortly after installation. Most importantly, no systems were put in place for repair or upkeep of the lights after installation. Once the equipment failed, communities received no support in fixing or replacing them.

"*Eight streetlights are currently functional; however, they operate for only 3 to 4 hours"* – FGD Participants, Semara village

Village	Installed	Functional	Non-functional
Raisari	10	4 (40%)	6 (60%)
Bhadi	10	1 (10%)	9 (90%)
Janj	10	6 (60%)	4 (40%)
Khadauli	10	2 (20%)	8 (80%)
Bank	10	2 (20%)	8 (80%)
Karaba	10	5 (50%)	5 (50%)
Mamurdhakki	10	8 (80%)	2 (20%)
Chikni	10	6 (60%)	4 (40%)
Putki	10	5 (50%)	5 (50%)

Table 2:	Village-Wise	Current Functionalit	y Levels of So	olar Streetlights
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Village	Installed	Functional	Non-functional
Ramgarh	10	7 (70%)	3 (30%)
Semara	10	8 (80%)	2 (20%)
Belami	10	2 (20%)	8 (80%)
Khohir	10	7 (70%) (functional for 2- 3 hours)	3 (30%)
Total	130	63 (48%)	67 (52%)

These numbers are based on the data collected in the field. There may be minor variations across the villages, depending on community recall, etc.

4.2 Skill Development and Livelihood Enhancement

The SDLE initiative shows mixed results, with strong scores in relevance (4.0), coherence (4.5), and efficiency (3.7), indicating good alignment with community needs, integration with broader policies, and effective resource use. However, effectiveness (3.3) is moderate, and impact (2.3) is low—mainly due to the poor performance of the enterprise development component (1.0). Sustainability (1.6) is the weakest area, reflecting challenges in maintaining benefits without external support. Branding (3.0) also requires improvement. With an overall score of 3.2, the initiative is moderately successful but needs focused efforts on strengthening enterprise outcomes, sustainability planning, and long-term impact.

Indicators	Farm management	Enterprise development	SDLE (Overall)	Remarks
Relevance	3.8	4.2	4.0	Good
Coherence	4.5	4.5	4.5	Good
Efficiency	3.6	3.8	3.7	Good
Effectiveness	3.4	3.2	3.3	Needs improvement
Impact	3.7	1.0	2.3	Poor
Sustainability	1.8	1.4	1.6	Poor
Branding	3.0	3.0	3.0	Needs improvement
Overall	3.5	2.8	3.2	Needs improvement

 Table 3:
 'Weighted Scores' for the SDLE Initiative on OECD Parameters

The interventions such as vermicomposting, land levelling, seed bank, poultry, piggery etc were largely relevant due to the reason that, in an area where most beneficiaries were engaged in agriculture but lacked access to modern farming techniques, the project was thoughtfully designed to bridge this gap. These initiatives aimed to equip them with essential skills and resources, contributing to improved

agricultural productivity and long-term sustainability. A beneficiary from Raisari village highlighted *"Vermi-composting is made up of natural materials which keeps the soil moist and healthy. It is good for the land and health".* Interventions such as check dam repair and construction of farm pond directly addressed issues of water scarcity. While the construction of farm ponds has been beneficial for the farmers, the absence of water in farm ponds during the critical summer months (April to June) indicates a flaw in their design, highlighting the need for improved planning and construction to ensure year-round water availability. Due to the construction of check dam, the farmers could cultivate 15-20 acres of land, however it suffered break down shortly after its construction, which hindered its intended impact. In Chikani village, the construction of a check dam was described as the most impactful development. When functional, it provided irrigation water to 30–35 farmers, helping shift farming from rain-dependent to more stable water-supported agriculture.

Similarly, the use of spray pump is limited and operational only in a few select villages. The seed bank, when functional provided timely access to seeds and was a valuable resource for farmers. However, following the first harvest season of the intervention, it ceased to operate due to the absence of a Village Development Committee (VDC) or any individual taking responsibility for its upkeep. The continuity of vermicomposting activities varies across villages. While in villages like Raisari and Khadauli, some farmers have continued these practices, in others such as Mamurdhakki and Chikani, farmers have completely discontinued vermicomposting primarily due to time constraints. *"Generally, it's more of DAP but the use of Vermicompost is increasing with the initiation done and provided to some of the villagers.*



1 Vermi compost

However, for us it is difficult to continue doing it due to lack of time" stated a beneficiary from Raisari village.

Most beneficiaries previously lacked the necessary support to engage in livelihoods beyond traditional farming. The introduction of enterprise development interventions has opened up new opportunities for income generation. These initiatives have enabled farmers to diversify their activities and reduce dependence on agriculture alone. As a result, many have found alternative and more sustainable means of livelihood. The enterprise development activities, particularly those related to poultry and piggery, were implemented efficiently. However, certain infrastructure gaps impacted the overall efficiency of the initiatives. For example, a beneficiary shared, *"An oil processing machine was provided. However, the machine requires a high-voltage electricity supply which the village lacks. As a result, the machine has remained unused since its installation, leading to a significant underutilization of resources".*

While the poultry and piggery ventures initially showed promise, their success was short-lived. Since last year, none of the enterprises have generated any income, expenditure, or savings. A beneficiary from Mayurdhakki mentioned, *"There was some profit from piggery. Due to the enterprise, we were able to earn an extra amount. The amount was not very big, but it was still more than our usual income."*

Continuing these ventures has been challenging for the community. In Bhadi village, the implementation agency took efforts to develop a poultry enterprise by distributing chicks and their

feed. Although the intervention provided short-term benefits, the enterprise could only sustain itself until the chicks were sold or consumed. This highlights a critical gap in training and capacity building. The community was not adequately equipped with the knowledge or skills to sustain the enterprise beyond the initial cycle. Similarly, in Putki village, a beneficiary shared their experience with the piggery enterprise: *"The cost of feed required to sustain piggery is too high, we simply can't afford it." This underscores the financial challenges faced by beneficiaries in maintaining these enterprises long-term.*

Branding was also impacted by the quick breakdown of certain infrastructure, which affected the perceived reliability of the interventions. However, the efforts were acknowledged and appreciated by the community. Additionally, the presence of HDFC-branded boards at intervention sites significantly enhanced the visibility and recognition of the initiative.



2: Branding, Bhadi village

4.3 Health & Hygiene

The OECD indicator analysis for the different interventions reveals a varied performance, with clear strengths in relevance and coherence but consistent challenges in sustainability and branding. While Soak Pit initiatives stand out for their high ratings in relevance (4.2), coherence (4.5), and branding (4.0), indicating strong alignment with community needs and communication, efficiency (3.4) and effectiveness (3.3), displayed the need of improvement. However, sustainability (1.9) remains a key weakness, raising concerns about the longevity of benefits.

Health Camps continue to underperform in critical areas such as sustainability (1.0), efficiency (2.7), and branding (2.0), despite relatively strong coherence (4.5) and decent impact (3.7). This suggests that while the design and objectives are aligned, actual implementation and long-term viability are falling short.

Water Management – Drinking shows a balanced performance, with moderate scores across most indicators, especially in effectiveness (3.6) and impact (3.7). However, like other interventions, sustainability (2.1) remains an issue, underlining a common challenge across domains.

Looking at the aggregated H&H (Overall) score **(3.5)**, the picture remains consistent with the pattern observed in individual components. Across the villages, the persistently low sustainability scores point to a critical need for designing interventions with exit strategies, community ownership, and maintenance mechanisms to ensure lasting outcomes.

OECD Indicators	Soak pit	Health Camps	Water Management – Drinking	H&H (Overall)	Remarks
Relevance	4.2	3.9	4.0	4.0	Good
Coherence	4.5	4.5	4.0	4.5	Good
Efficiency	3.8	2.7	3.8	3.4	Needs Improvement

 Table 4:
 'Weighted Scores' for the Health & Hygiene Initiative on OECD Parameters

Effectiveness	3.7	2.7	3.6	3.3	Needs improvement
Impact	3.5	3.7	3.7	3.6	Good
Sustainability	1.9	1.0	2.1	1.6	Poor
Branding	4.0	2.0	4.0	3.3	Needs improvement
Overall	3.6	3.1	3.6	3.5	Needs improvement

The intervention clearly aligned with the pressing needs of the community, particularly concerning drinking water access, sanitation and health services. The participants emphasized that how critical water scarcity was to their daily lives, especially women having to walk long distances carrying water on their heads A participant from Totko village highlighted that **"Before installation of these water tanks, we had to travel a lot of distance for water and carry it on our heads"**. Another participant added **"Earlier we had to walk several kilometers with heavy water pots on our heads. Now, we're able to fetch water from the village tank itself—it has eased our lives"**. The installation of the water tank has given us access to clean and easily available drinking water. While it eased the burden of fetching water, the intervention was not consistently effective due to limited storage capacity and lack of maintenance. During the visit at Bhadi village, a community members stated **"Unfortunately no, it doesn't hold any water as of now."** Moreover, **"there is no one in particular to resolve leakage or broken water structures"**, revealing that the facility lacked a structured system for upkeep. Similarly, a FGD participant from Janj village stated **"the drinking water system remains non-functional, and access to clean drinking water continues to be a significant challenge for us"**.

In terms of health camps, they were highly relevant as they provided accessible medical services within the community. Beneficiaries shared that the camps organized by the NGO included check-ups for blood pressure, blood sugar, and also featured an eye examination component. While the beneficiaries expressed satisfaction with the health checkups conducted during the camps, several participants pointed out a key limitation—no medicines were provided on-site. The doctors only issued prescriptions, which meant beneficiaries had to purchase the prescribed medicines themselves, limiting the immediate impact of the intervention, especially for those unable to afford or access pharmacies. While, they gained some knowledge about healthy eating like green vegetables and other notorious fruits and vegetables, the lack of consistency in service delivery weakened effectiveness. Moreover, since they were conducted 4–5 years ago, most beneficiaries could only vaguely recall the experience.

The construction of soak pits has had a significant impact on sanitation and hygiene within the villages. By effectively managing waste water, these structures have helped reduce instances of open defecation, leading to visibly cleaner surroundings and healthier living conditions. Community members, especially women and children, now feel safer and more comfortable using toilets. **Beneficiaries shared that the soak pits helped manage wastewater effectively, reducing stagnant water and preventing waterlogging around toilets and homes.** Moreover, the presence of soak pits has indirectly encouraged better hygiene practices, as cleaner environments foster greater awareness and motivation to maintain personal and household cleanliness. This shift marks a positive step toward sustainable sanitation in the region.

4.4 Promotion of Education

The Educational Institutions Development initiative includes a range of interventions focused on improving school and Anganwadi infrastructure and the overall learning environment. Activities fall into three main categories: infrastructure development, sanitation, and educational material support. Infrastructure upgrades such as the establishment of science labs, library setups, smart classrooms, drinking water facilities, and general renovations formed a major part of the initiative. Sanitation improvements were also undertaken to ensure hygiene and dignity, especially for girl students. These interventions were largely successful, with the exception of the RO units. Specific insights from each of the indicators have been shared in this section.

The quantitative analysis indicates a broadly successful intervention with an overall weighted score of 3.6 out of 5, suggesting general effectiveness and alignment with intended objectives. Key OECD parameters such as coherence, and branding each received high scores of 4.0, reflecting the initiative's alignment with broader development goals, and positive community perception. Impact, relevance and efficiency were rated slightly lower (3.9, 3.8 and 3.7 respectively). Sustainability emerged as a significant area of concern, with a low score of 2.5, suggesting that many interventions may not endure without continued external support. The results suggest that while the project has succeeded in delivering immediate educational improvements and has been well-received, its long-term viability is uncertain without deeper integration into local systems and structures.

OECD Indicators	Weighted score	Remarks
Relevance	4.2	Good
Coherence	4.0	Good
Efficiency	4.2	Good
Effectiveness	3.9	Good
Impact	4.3	Good
Sustainability	1.2	Poor
Branding	4.0	Good
Overall	3.8	Good

Table 5: 'Weighted Scores' for the PoE Initiative on OECD Parameters

The qualitative interaction with the teachers and Principals revealed that the interventions introduced in schools were largely well-aligned with the local context and community needs in Schools, interventions like drinking water structure, smart classroom, furniture and child-friendly BALA paintings were relevant to the local context. However, the quality of implementation varied across locations. For instance, a teacher from Janj Primary School shared, *"We faced challenges with access to clean and safe drinking water. We are grateful to HDFC Bank for providing a pipeline connection and ensuring a reliable supply of safe drinking water."* Another teacher pointed out *"Earlier, students used to sit on the ground on mats, but with the furniture provided by HDFC Bank, they are much* more comfortable in class. The inclusion of desks not only offers seating comfort but also provides space for students to store their belongings. With this improved classroom environment, children are now better able to focus on their lessons." Apart from this, the provision of providing sports equipment and play materials were implemented effectively. For instance, a teacher from Khadauli Primary School highlighted how the sports equipment has been beneficial in boosting the children's energy levels. After engaging in physical activities, the children show increased interest and focus in their studies. Similarly, a teacher from Samera Middle School shared that the science equipment, including microscopes and various models, has been extremely beneficial for the students. Previously,

teaching relied heavily on imagination and verbal explanation, but with the availability of these tools, students can now engage with the concepts more practically and with greater interest.

Apart from smart classroom, library facilities at Khadauli Middle School are being well-utilized. The smart class enables us to show video-based modules, which have proven to be highly effective and with a variety of books available at the library, students regularly spend time there during break hours. A teacher in Khadauli Primary School highlighted "Children enjoy this creative mode of 3 Bala Painting and Smart classroom learning, and it has positively impacted their



academic performance. Since the installation of these new systems, even students who were previously irregular have started attending regularly." The teachers emphasized; attendance of the students has always been a challenge. During the peak farming season, children are either involved in the farms or household chores. However, due to the installation of play materials and BALA painting, kids want to come to the school regularly. The play equipment such as target board and a cricket kit have sparked greater interest among the children and helped enhance their focus and concentration.

Despite the positive impact, there were significant gaps in project implementation. In Janj Primary School, smart classrooms remained under-utilized due to the lack of internet access, teachers relied solely on pre-downloaded content to deliver lessons. This constraint reduced the overall efficiency of the smart classroom as a learning resource. Similarly, Semara Middle School was provided water cooler for better access to safe drinking water. However, due to an electrical fault that causes it to pass current during use, the school authorities have deemed it unsafe. As a result, it is not being utilized, leading to a waste of resources. In the same school, the absence of a water connection in the toilets hindered their full utilization.

It is important to note that while the implementing agency claimed that the intervention was designed in consultation with the VDC, the consultations were not representative of the wider community. This was evident in the absence of local ownership and dissatisfaction voiced by stakeholders. For example, a school headmaster, reportedly a VDC member was unaware of his role a and strongly criticised the intervention's lack of community value, even refusing to participate in the survey.

Overall Project Score 4.5

The overall project performance across the four thematic areas, assessed using OECD-DAC criteria, reflects a positive outcome with an overall score of **3.8**. With PoE scoring the highest at **3.8** leads in

performance, followed by NRM (3.7) and H&H and SDLE (both 3.5). Across the thematic areas, sustainability remains the weakest (ranging: 1.2-1.7).

The evaluation underscores sustainability as the most pressing gap, suggesting the need for stronger community engagement, capacity-building, and exit strategies to ensure lasting outcomes.

OECD-DAC Criteria	NRM	SDLE	H&H	ΡοΕ	Overall
Relevance	4.1 (Good)	4.0 (Good)	4.0 (Good)	4.2 (Good)	4.0 (Good)
Coherence	4.5 (Excellent)	4.5 (Excellent)	4.5 (Excellent)	4.0 (Good)	4.4Good)
Efficiency	4.0 (Good)	3.4 (Needs Improvement)	3.4 (Needs Improvement)	4.2 (Good)	4.0 (Good)
Effectiveness	3.6 (Good)	3.3 (Needs Improvement)	3.3 (Needs Improvement)	3.9 (Good)	3.5 (Needs Improvement)
Impact	3.7 (Good)	3.6 (Good)	3.6 (Good)	4.3 (Good)	3.7 (Good)
Sustainability	1.7 (Poor)	1.6 (Poor)	1.6 (Poor)	1.2 (Poor)	1.2 (Poor)
Branding	4.0 (Good)	3.3 (Needs Improvement)	3.3 (Needs Improvement)	4.0 (Good)	4.0 (Good)
Overall Score	3.7 (Good)	3.5 (Needs Improvement)	3.5 (Needs Improvement)	3.8 (Good)	3.6 (Good)

Table 6: Overall Project Scores

CHAPTER IX: LEARNINGS AND RECOMMENDATIONS

- Enhancing Sustainability through Localized Sourcing: To improve the sustainability and longterm functionality of infrastructure, sourcing should prioritize local procurement. For instance, in the case of the solar streetlights, materials were procured through a tendering process that prioritized the lowest bidder rather than considering local availability and aftersales support. As a result, the quality of the equipment was compromised, leading to frequent malfunctions and delays in repairs. Moreover, the absence of local vendors made it difficult to access spare parts or technical assistance, ultimately reducing both the effectiveness and sustainability of the intervention.
- Challenges in Health Camps: The health camps, while effective in addressing maternal health and promoting trust in healthcare services, lacked sustainability. The camps were one-time events with no follow-up. Additionally, the NGO should consider providing basic medicines to the community members. This gap in continuity highlights the need for a more sustained health intervention model. Recommendations include integrating follow-up health initiatives, such as regular health camps or mobile clinics, to maintain engagement and ensure long-term health improvements. Additionally, health camps should be designed to promote greater community ownership and collaboration with local healthcare providers to enhance sustainability.
- Strengthening Enterprise activities: Strengthening enterprise activities involves enhancing the capacity of individuals or communities to create and sustain income-generating businesses by focusing on key areas such as capacity building, resource access, and market linkages. Providing targeted training in entrepreneurship, financial management, and technical skills is essential for enabling individuals to run successful businesses. Additionally, ensuring access to necessary resources like credit, raw materials, and technology, along with connecting enterprises to broader markets or distributors, can significantly improve their sustainability.
- Design community-based ownership models: The sustainability of interventions needs to be
 embedded within the project lifecycle through stronger capacity-building and institutional
 mechanisms. A limited sense of community ownership also hindered lasting impact,
 highlighting the need to strengthen local governance and ownership structures such as Village
 Development Committees (VDCs), the Panchayat, and School Management Committees
 (SMC). For community-based interventions, the VDCs should be held responsible for monthly
 reviews to track usage, identify gaps, and take timely corrective actions.
- Enhancing Accountability for Effective Implementation of School Interventions: The education-related interventions in the project were largely successful in aligning with local needs, with smart classrooms, library and sports facilities, and renovated toilets being well-received by both teachers and students. However, significant gaps in operational efficiency were observed, particularly with non-functional water systems in several schools highlighting the need for stronger post-installation follow-up and maintenance. It is recommended that future projects incorporate a thorough needs assessment, prioritize urgent infrastructure repairs, and ensure better coordination with external programs and local stakeholders for long-term sustainability.
- Enhancing intervention effectiveness: While interventions like solar street lighting initially made a positive impact by improving safety and accessibility, their effectiveness was compromised due to frequent malfunctions. Community events conducted during night, such

as weddings and other social functions, underscored the critical need for reliable lighting to ensure safety and facilitate active engagement. However, the technical failures of the solar lights significantly diminished their utility, eroding trust in the infrastructure. To enhance the long-term impact and reliability of such interventions, it is essential to invest in regular maintenance, improve the technical design, and ensure robust after-installation support, especially for essential services relied upon during nighttime activities.

OECD	Sub-indicators		Weighted Sco	ore (Out of 5)							Overall
Indicator		NRM	SDLE			H&H				POE	Score
		Clean	Farm	Enterprise	Overall	Soak pit	Health	Toilet	Overall (H&H)		
		Energy	Manageme nt	Developm ent	(SDLE)		camp				
Relevance	Beneficiary need alignment	4.6	4.3	4.7	3.8	4.3	4.2	4.3	4.2	4.8	3.8
	Local context alignment	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
	Quality of design	3.0	2.0	3.0	2.5	4.0	3.0	3.0	3.3	3.0	3.0
	Combine weightage score	4.1	3.8	4.2	4.0	4.2	3.9	4.0	4.0	4.2	3.7
Coherence	Internal	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
	External	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	3.0	3.0
	Combine weightage score	4.5	4.5	4.5	4.5	4.5	4.5	4.0	4.5	4.0	4.0
Efficiency	Timeliness	5.0	4.6	4.5	4.6	5.0	-	5.0	4.8	5.0	4.8
	Quality of Services Provided	4.3	4.2	4.1	4.2	4.2	4.3	4.3	4.3	4.9	4.4
	Operational Efficiency	3.0	3.0	3.0	3.0	4.0	4.0	3.0	3.7	3.0	3.2
	Project design	3.0	2.0	3.0	2.5	3.0	3.0	2.0	2.7	3.0	2.8
	Combine weightage score	4.0	3.6	3.8	3.7	3.8	2.7	3.8	3.4	4.2	4.0
Effectivenes s	Interim Results (Output and short- term results)	4.4	3.8	3.8	4.0	4.7	-	4.2	4.5	4.8	4.0
	Reach (Target v/s Achievements)	4.0	4.0	3.0	3.5	4.0	4.0	4.0	4.0	4.0	3.9
	Influencing Factors (Enablers & Disablers)	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
	Differential Results (Need Assessment)	3.0	3.0	4.0	3.5	3.0	4.0	3.0	3.3	4.0	3.5

ANNEXURE: FOCUS AREA, INDICATOR AND SUB-INDICATOR WISE SCORES

	Adaptation over time	3.0	2.0	1.0	1.5	3.0	3.0	3.0	3.0	3.0	2.6
	Combine weightage score	3.6	3.4	3.2	3.3	3.7	2.7	3.6	3.3	3.9	3.5
Impact	Significance (Outcome)	4.0	4.3	-	1.6	4.7	4.4	4.4	4.6	4.6	4.4
	Transformational change	3.0	3.0	2.0	2.5	3.0	2.0	3.0	3.4	4.0	3.2
	Unintended change	4.0	3.0	2.0	2.5	3.0	3.0	3.0	3.0	4.0	3.4
	Combine weightage score	3.7	3.7	1.0	2.3	3.5	3.7	3.7	3.6	4.3	3.8
Sustainabilit Y	Potential for Continuity	1.5	1.7	1.6	1.6	1.8		2.1	2.0	0.06	1.6
	Sustainability in project design and strategy	2.0	2.0	1.0	1.5	2.0	1.0	2.0	1.7	3.0	2.1
	Combine weightage score	1.7	1.8	1.4	1.6	1.9	1.0	2.1	1.6	1.2	1.8
Branding	Visibility (visible/word of mouth)	4.0	3.0	3.0	3.0	4.0	2.0	4.0	3.3	4.0	3.6
Overall Compo	osite Score	3.7 (Good)	3.2 (Ne	eds Improvem	ient)		3.5 (Ne	eds Improvem	ent)	3.8 (Good)	3.6 (Good)

